

FIG. 1

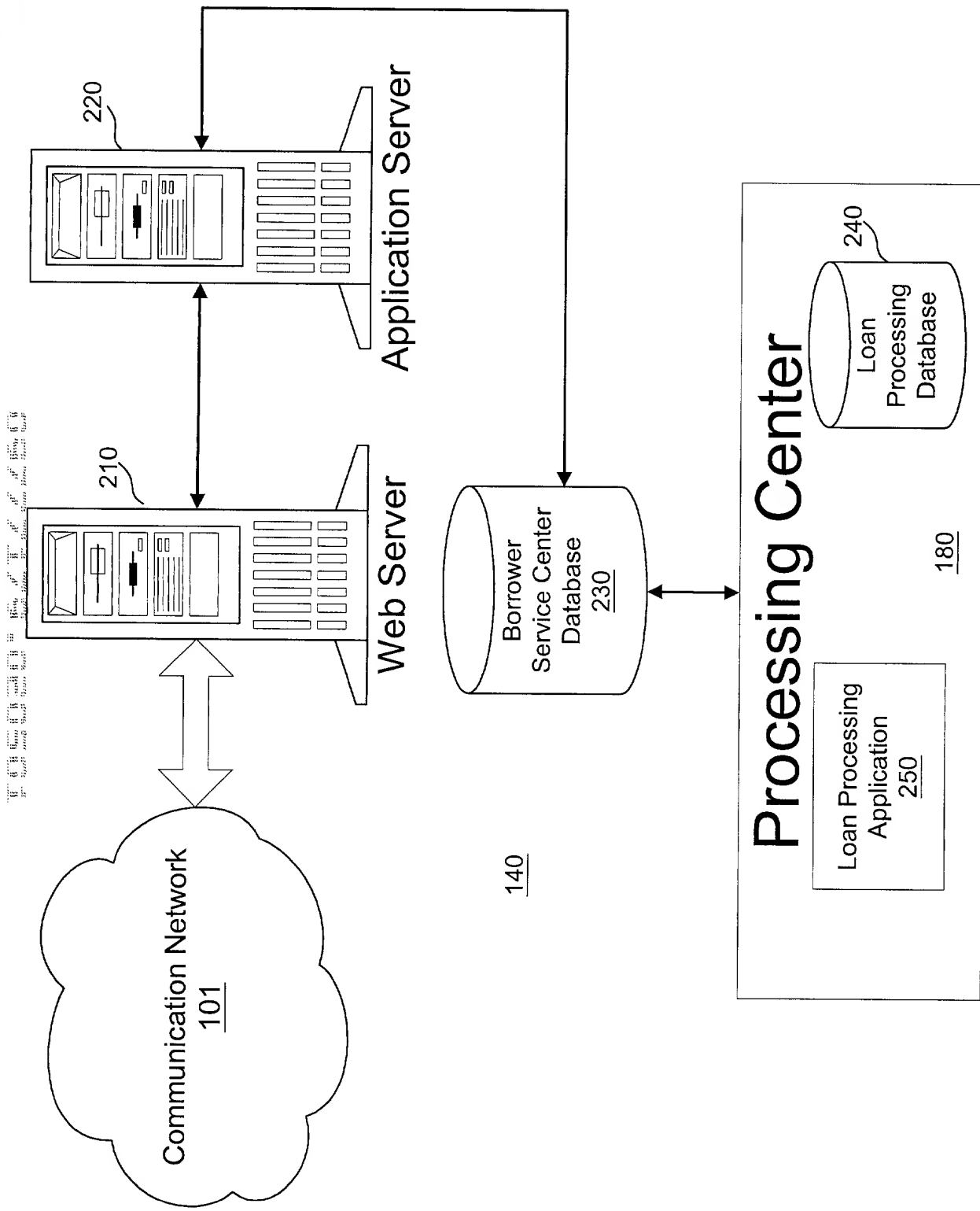


FIG. 2

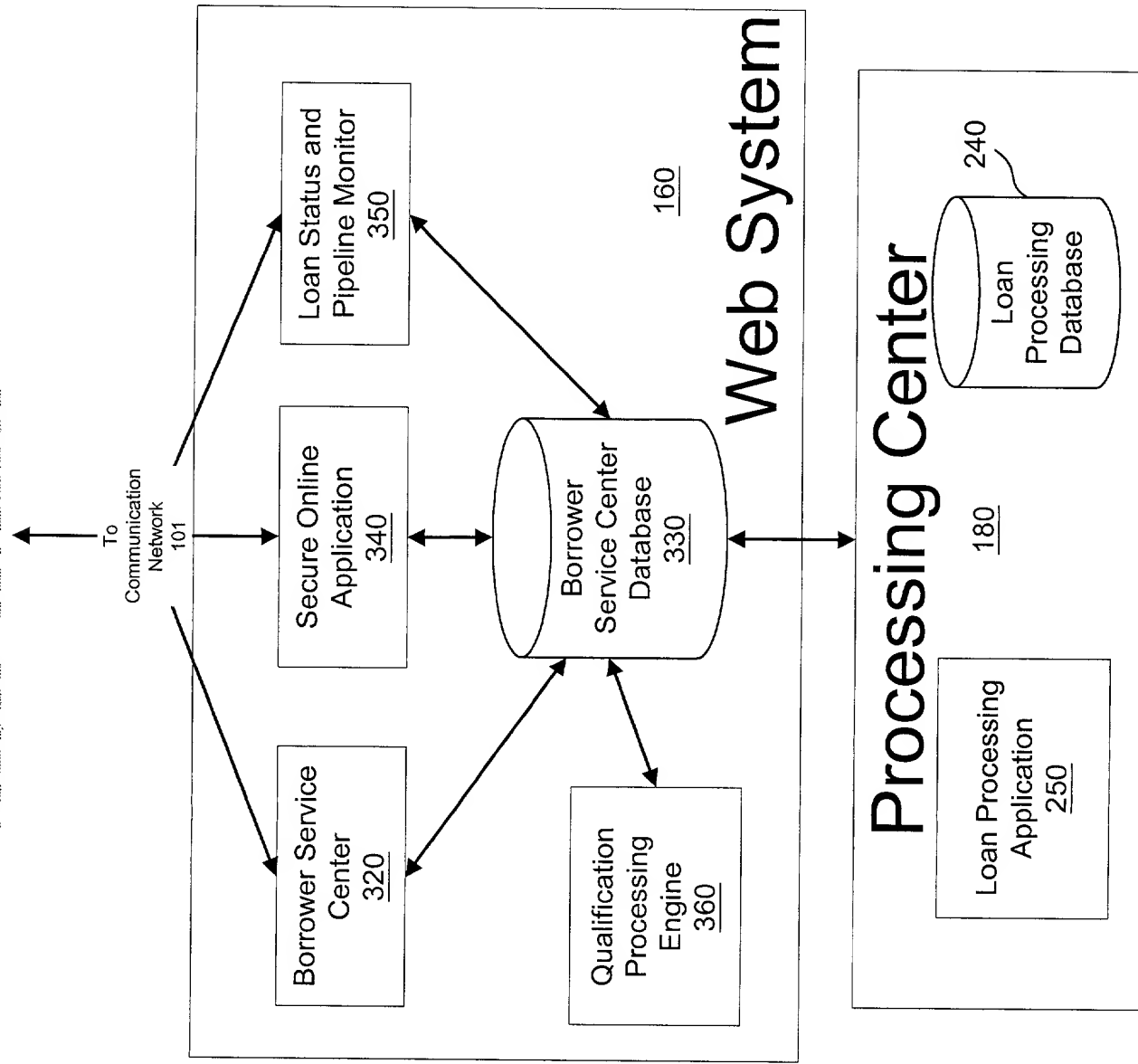


FIG. 3

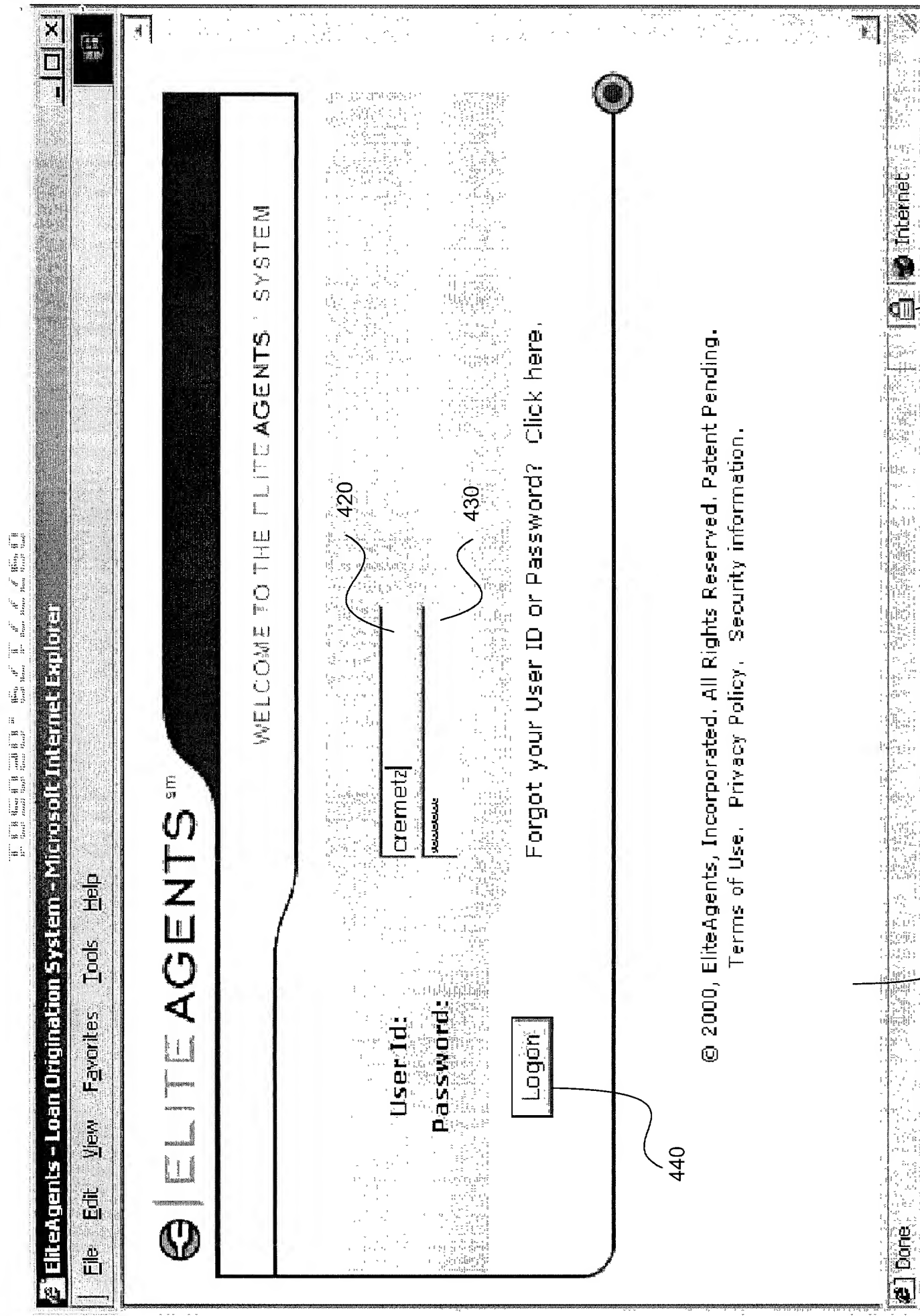
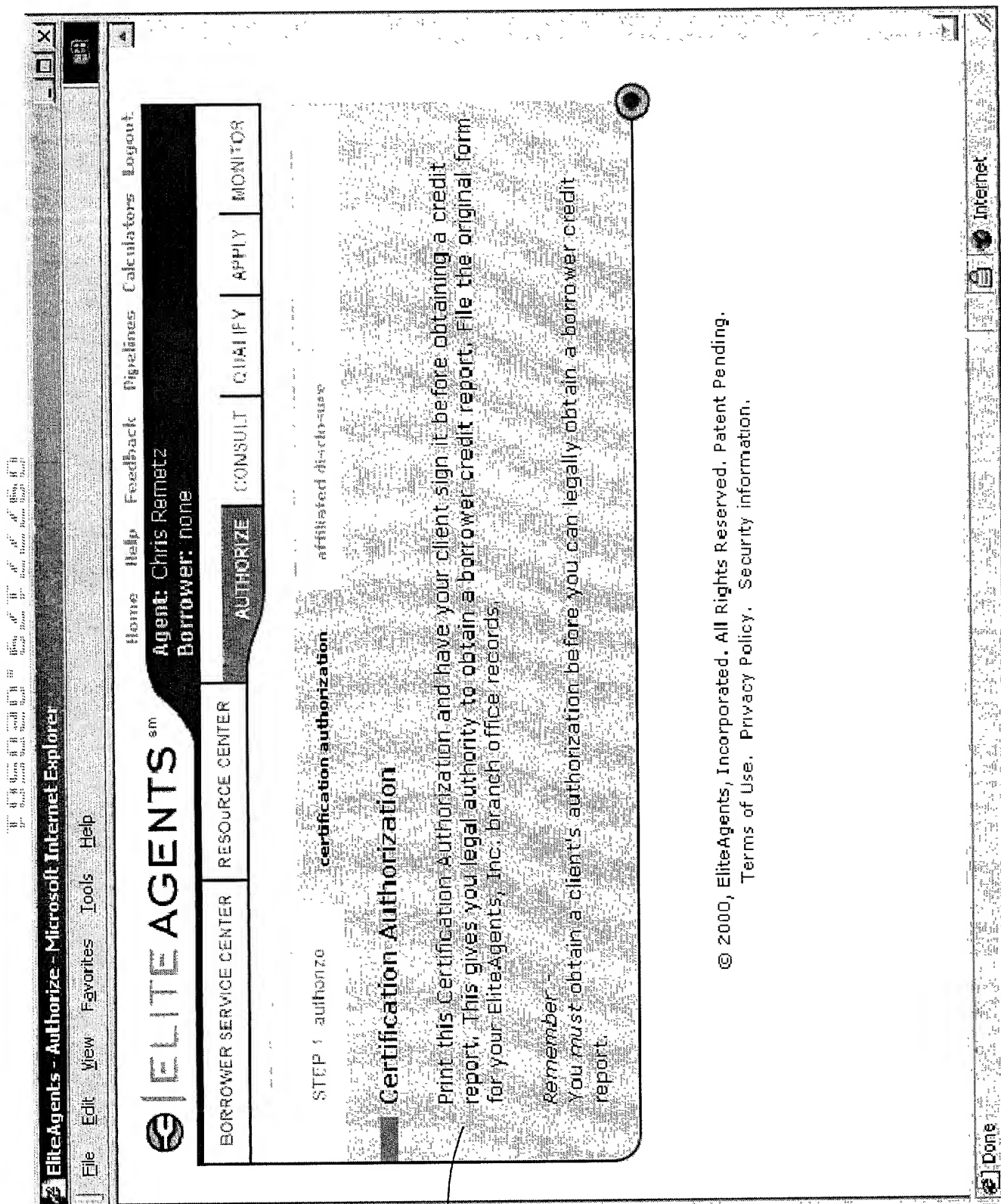


FIG. 4

400

410



600

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FIG. 6

0 1 2 3 4 5 6 7 8 9 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z [\] ^ _ ` a b c d e f g h i j k l m n o p q r s t u v w x y z { | } ~

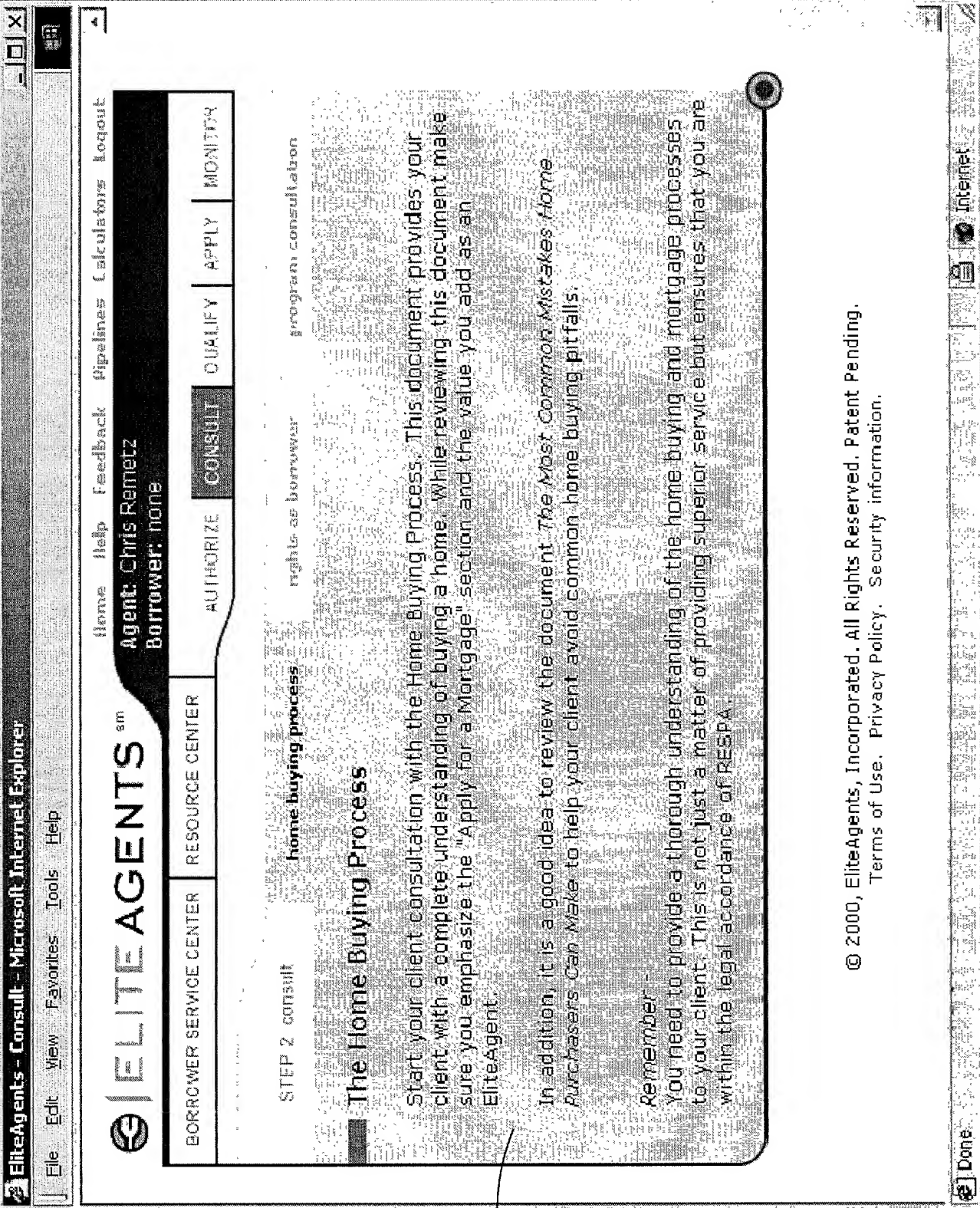
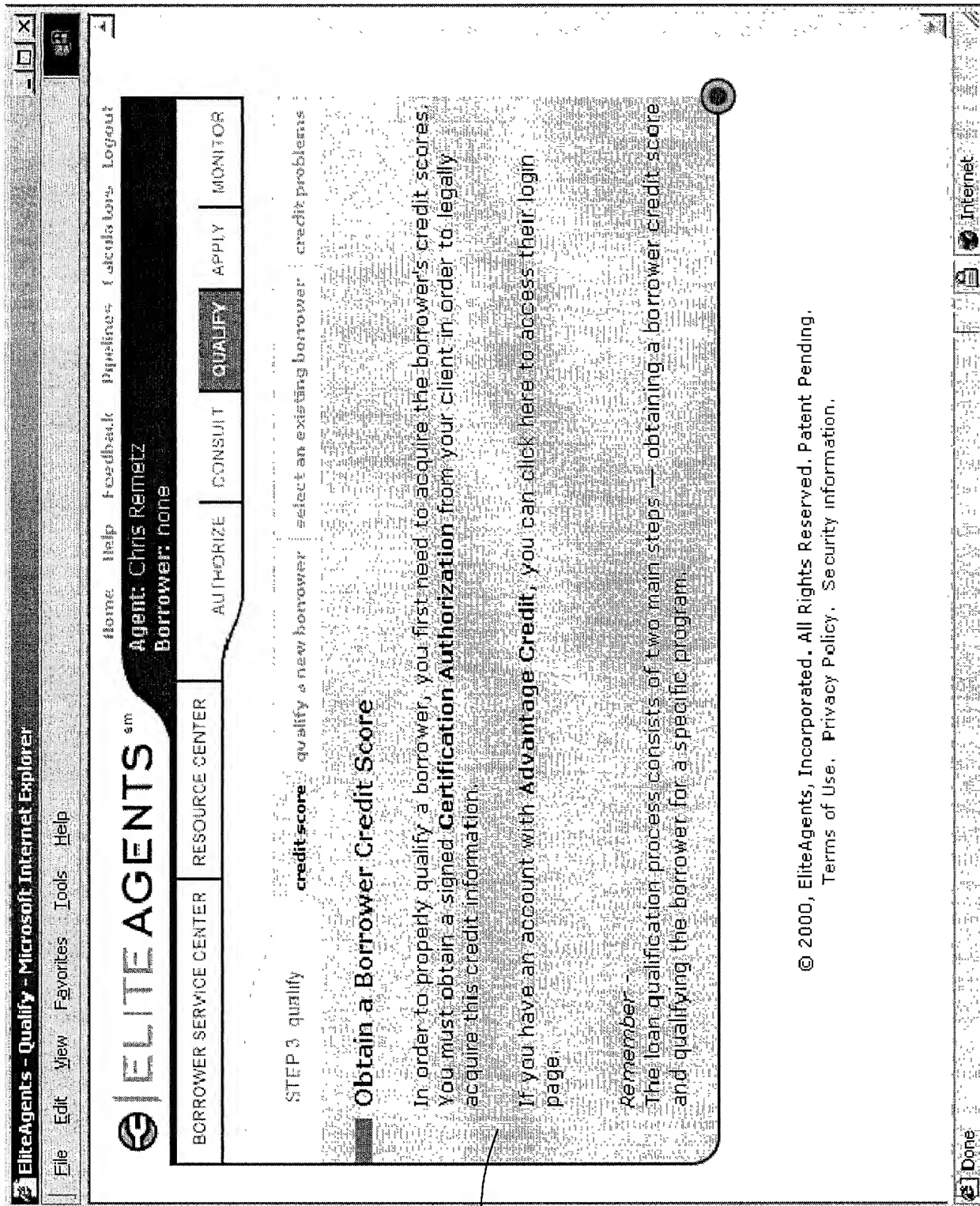


FIG. 7



800

FIG. 8

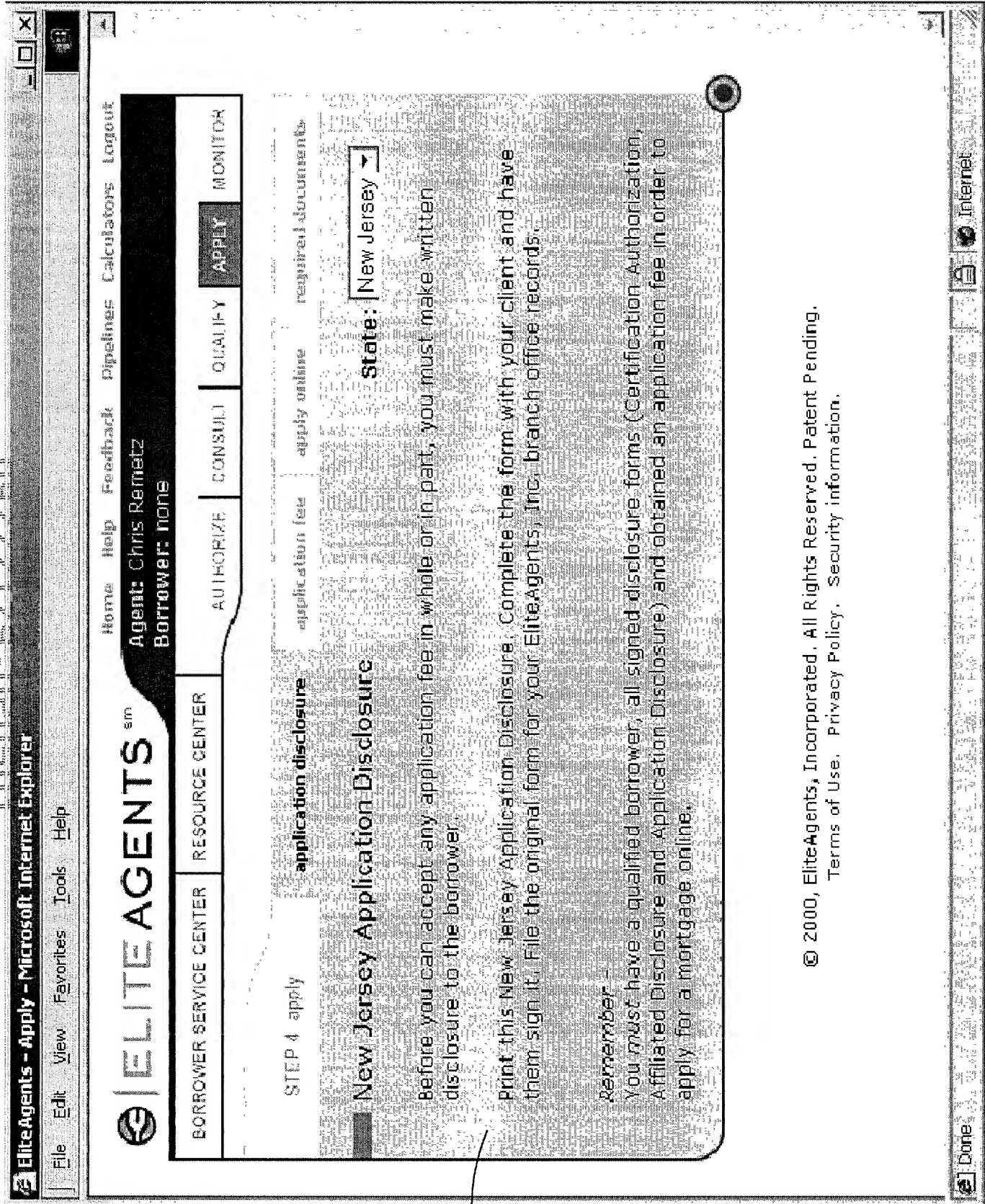


FIG. 9

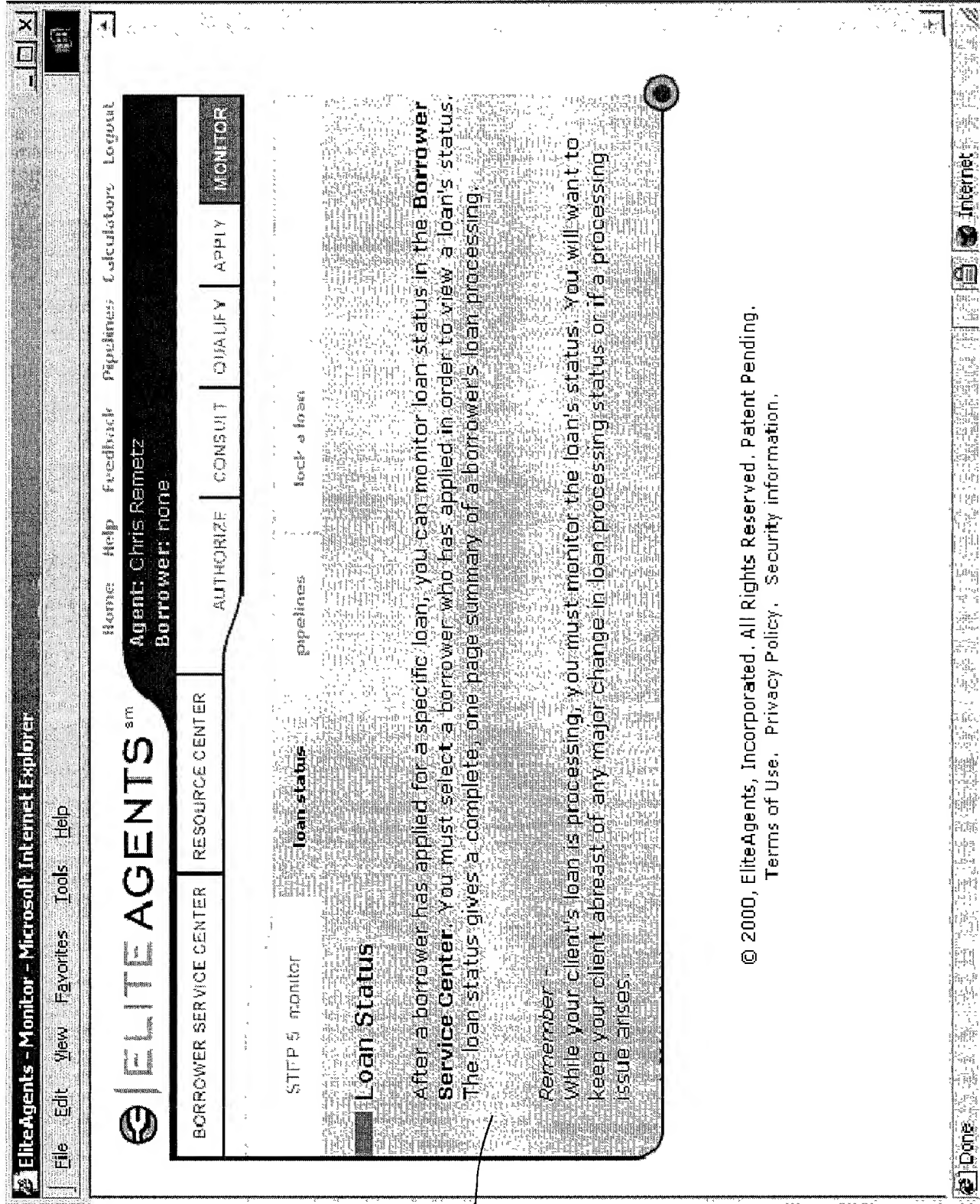


FIG. 10

FIG. 11

1100

EliteAgents - Personal Information - Microsoft Internet Explorer

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ELITE AGENTS an

Agent: Chris Remetz
Borrower: Harvey Polonsky

BORROWER SERVICE CENTER **RESOURCE CENTER**

borrower **financials** **eligibility** **options** **qualified programs** **program details**

AUTHORIZE **CONSULT** **QUALIFY** **APPLY** **MONITOR**

Borrower Information

1. Number of Borrowers:

2. Purpose of Loan: ☐ Purchase ☒ Refinance

3. Borrower Password:

Borrower 1

1. Borrower Type:

2. First Name:

3. Last Name:

4. Street Address:

5. City:

6. State:

7. ZIP:

8. Phone:

9. Fax:

10. E-mail:
(for example, name@eliteagents.com
Do not enter spaces)

Done

Internet

EliteAgents - Credit & Financials - Microsoft Internet Explorer

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ELITE AGENTSsm

Agent: Chris Remeltz
Borrower: Harvey Polonsky

BORROWER SERVICE CENTER RESOURCE CENTER AUTHORIZED CONSULT QUALIFY APPLY MONITOR

borrower service center borrower financials property options qualified programs program details

General Information

- Can you verify your income? ☒ Yes ☐ No
- Gift Amount: \$ 0

Borrower 1 Financial Information

- Credit Score: 730
- Liquid Assets: \$ 45000
(include checking and savings accounts, and any other assets that will be liquidated for this transaction.)
- Retirement Accounts: \$ 17500
- Annual Income: \$ 78500
- Monthly Debt: \$ 1220
- Number of Properties Owned: 1
(other than subject property)
- Other Real Estate Owned (1):
 - Property Use: Primary Pending Sale
 - Property Type: 1-Family
 - Sales Price: \$ 190000
 - Total Outstanding Mortgage Balances: \$ 75000

Save

Done Internet

FIG. 12

1200

FIG. 13

1300

EliteAgents - Subject Property Information - Microsoft Internet Explorer

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ELITE AGENTSsm

Agent: Chris Remetz
Borrower: Harvey Polonsky

BORROWER SERVICE CENTER RESOURCE CENTER AUTHORIZE CONSULT QUALIFY APPLY MONITOR

borrower service center: borrower financials property options qualified programs program details

Subject Property Information

1. State where Property is Located: New Jersey

2. County: Morris

3. Property Type: 1-Family

4. Property Use: Primary Residence

5. Purchase Price: \$ 225000

6. Estimated Payments & Income:

a. Annual Property Taxes: \$ 5700

b. Annual Homeowners Insurance: \$ 900

c. Monthly Condo Common Charges: \$ 0

d. Monthly Rental Income: \$ 0
(combined for all non-owned occupied units)

Save

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Done Internet

FIG. 14

EliteAgents - Loan Options - Microsoft Internet Explorer

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ELITE AGENTS sm

Agent: Chris Remetz
Borrower: Harvey Polonsky

BORROWER SERVICE CENTER RESOURCE CENTER

authorize CONSULT QUALIFY APPLY MONITOR

borrower service center borrower financials property options qualified programs program details

Loan Options

1. Select loan program(s):

☒ 30 Year Fixed
☐ 20 Year Fixed
☒ 15 Year Fixed
☐ 10 Year Fixed
☐ 10 Year ARM
☐ 7 Year ARM
☐ 5 Year ARM
☐ 3 Year ARM
☐ 1 Year ARM

2. Downpayment:

Percent ☐ 0% ☐ 5% ☐ 15% ☐ 25%
 or
 Amount \$ ☐ 3% ☐ 10% ☐ 20% ☐ Other

3. Seller Concessions: \$

4. Desired Points:

5. Minimum Lock Days:

6. Special Options:
☐ Waive Tax & Insurance Escrows

Quality

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Done Internet

1400

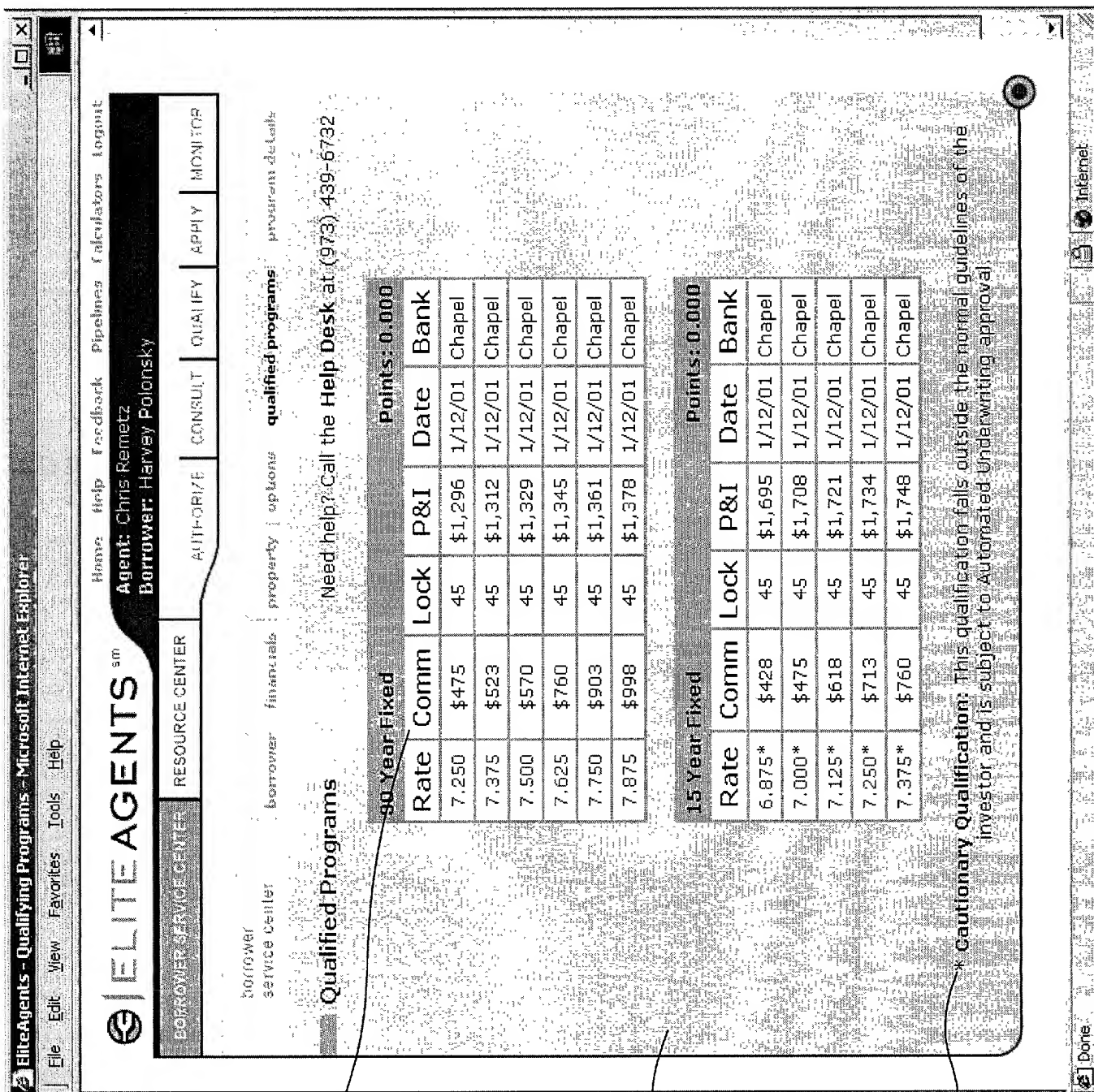


FIG. 15

1510

1500


1520

FIG. 17

1700

EliteAgents - Client Summary - Microsoft Internet Explorer

File Edit View Favorites Tools Help



Client Summary

Your EliteAgents Rep is

Agent **Chris Remetz**
 Office **EliteAgents, Inc.**
 Address **39 Plymouth Street**
Bldg. B1
Fairfield, NJ 07004
 Phone **973-808-5770**
 Fax **973-808-5710**
 E-mail **chris@eliteagents.com**

Your information is

Borrower **Harvey Polonsky**
 Address **43 West Elm**
Oak Swamp, NJ 07000
 Phone **908-555-0987**
 Fax
 E-mail **hpolo@mindspring.net**
 ID **378**
 Password **grapefruit**

On 1/16/01 you priced the following 30 year fixed rate loan

Loan Use	Purchase
Property Type:	1-Family
Property Use:	Primary Residence
Purchase Price	\$225,000
Down Payment	\$35,000
Loan Amount	\$190,000
Rate	7.250
Points	0.000
Est Mortgage Payment	\$1,906
Min Lock Days	45
State	NJ
LTV	84%
Housing Ratio	29.1%
Debt Ratio	47.8%

You can check your loan status on the World Wide Web at any time

- 1 Point your web browser to <https://client.eliteagents.com/>
- 2 Enter your ID number **378**
- 3 Enter your password **grapefruit**

If you have any questions, please contact **Chris Remetz** at **973-808-5770**
 Thank you for using *EliteAgents*!

Done

FIG. 18

1800

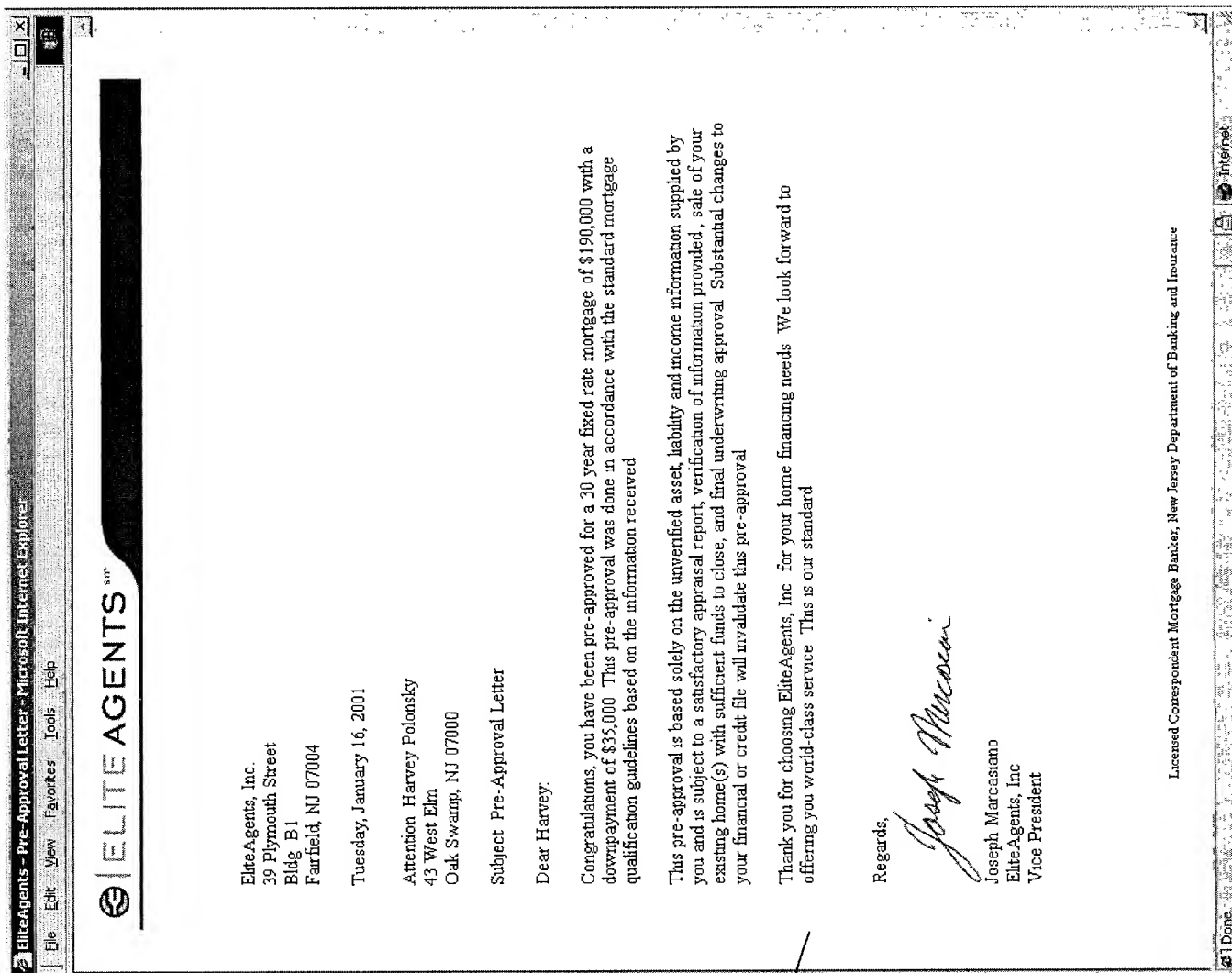



FIG. 19

1900

EliteAgents - Good Faith Estimate - Microsoft Internet Explorer

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Good Faith Estimate of Mortgage Settlement Charges
(Not A Loan Commitment)

Lender	EliteAgents, Inc	Sales Price:	\$ 225,000
Address	39 Plymouth Street Fairfield, NJ 07004	Total Loan Amount	\$ 190,000
Applicant(s)	Harvey Polonsky	Interest Rate	7.250%
		Points	0.000%
		Preparation Date	1/16/01

The information provided below reflect estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement which you will be receiving after you have applied. The HUD-1 or HUD-1A settlement statement will show you the actual cost of items paid at settlement.

MORTGAGE FEES		ESCROWS Reserves deposited with Lender	
801 Loan Origination @ 0.000%	\$0	1001 Hazard Insurance Impounds (2 months @ \$75)	\$150
802 Discount @ 0.000%	\$0	1004 Property Tax Impounds (3 months @ \$475)	\$1,425
803 Appraisal Fee	\$275	1006 Flood Insurance Impounds (2 months @ \$0)	\$0
804 Credit Report Fee	\$0	SUBTOTAL	\$1,575
805 Lender's Inspection Fee	\$0	TITLE SETTLEMENT CHARGES	
806 Mortgage Insurance Application Fee	\$0	1101 Settlement or Closing Fee	\$450
807 Assumption Fee	\$0	1105 Documentation Preparation	\$0
808 Tax Service Contract	\$70	1106 Notary Fee	\$0
809 Underwriting Review Fee	\$0	1107 Attorney Fee	\$0
810 Administrative Fee	\$0	1108 Title Insurance Premium	\$865
811 Application Fee	\$375	1111 Endorsement Fee	\$0
812 Commitment Fee	\$450	1112 Title Searches	\$175
813 Warehouse Fee / Interest Differential	\$0	SUBTOTAL	\$1,490
814 Yield spread. Prem. 1.250% \$2,375	\$0	GOVERNMENT RECORDER AND TRANSFER FEES	
815 Serv. Rel. Prem. % \$	\$0	1201 Recording Fee	\$65
816 Origination Due Broker	\$0		
817 FHA Upfront MIP / VA Funding Fee	\$0		
818 Flood Certification	\$23		
819 Overnight Mail Fee	\$0		
SUBTOTAL	\$1,193		

FIG. 20

2000

EliteAgents - Credit Card Approval - Microsoft Internet Explorer

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ELITE AGENTSsm

Agent: Chris Remetz
Borrower: Maximillian Ellen

BORROWER SERVICE CENTER RESOURCE CENTER AUTHORIZED CONSULT QUALIFY APPLY MONITOR

Payment Information

☒ Description: Appraisal Fee
Amount: \$450.00

☒ Description: Credit Mortgage Approval
Amount: \$39.00

1. First Name: Maximillian

2. Last Name: Ellen

3. Address: 1 Main St

4. City: Fairfield

5. State: New Jersey

6. Zip: 07004

7. Payment Method:

☒ Credit Card: (American Express, Discover, Master Card, Visa)

Card #: 4430 5200 7525 5555

Expires: 01/02

☒ Personal Check received by agent:

Check #:

Submit

Done Internet

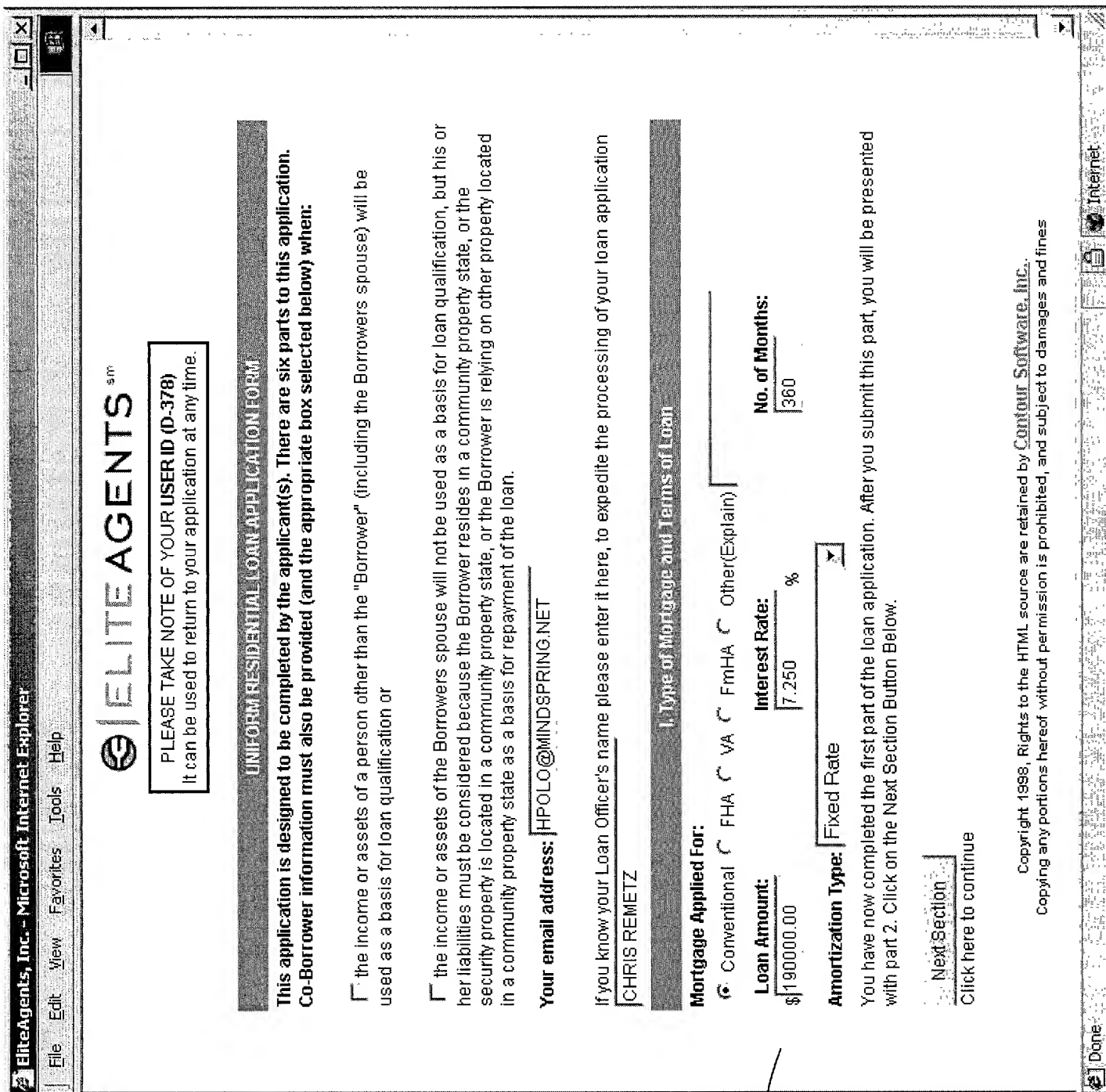


FIG. 21

2200

FIG. 22

EliteAgents - Borrower Service Center - Microsoft Internet Explorer

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ELITE AGENTSsm

Agent: Joe Fienga
Borrower: Felita Hugo

BORROWER SERVICE CENTER RESOURCE CENTER AUTHORIZER CONSULT QUALIFY APPLY MONITOR

Borrower Service Center options qualified programs program details **loan status**

Loan Status

Documents & Conditions | Borrower | Rate Info | Processor | Processing | Property
Loan Info | Borrower's Attorney/Title | Appraisal Info | Builder/Broker | Borrower's Realtor
Credit Bureau | Homeowner's Insurance Clause | Title Insurance Clause

LOCK A LOAN

Comments To Agent

RECEIVED APPRAISAL-CAME IN AT 230K ONLY NEED 1 MORE VOE WHICH I AM WORKING ON.
SHOULD HAVE IT TODAY.

Borrower

Name:	Felita Hugo	Rate:	7.500%
Address:	10 Huron ave apt 10L Jersey City, NJ 07308	Points:	1.125%
Tel:	9174577140	Lock Status:	
Fax:		Lock Exp:	11/1/00
Work:	212-420-2000	Est Close:	11/1/00
E-mail:			

Rate Information

Processor

Contact:	Linda Tarallo	Applied:	9/11/00
Phone:	203-740-7411	Submitted:	9/14/00
Fax:	203-740-7441	Approved:	9/15/00
E-mail:	nowens@eliteagents.com	Closed:	11/1/00

Processing Information

Adverse Action:

Internet

FIG. 23

2300

EliteAgents - Pipelines - Microsoft Internet Explorer

File

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ELITE AGENTSsm

BORROWER SERVICE CENTER

RESOURCE CENTER

AUTHORIZE

CONSULT

GUARANTEE

APPLY

MONITOR

Agent: Joe Fieringa

Borrower: none

pipelines

active

approved

floating

locked

closed

alerts

Closed Loans

Jun 8 2000 9:31AM

You have the following alerts: 2 Suspended, 2 Rejected

Include all Branch loans

Summary	Total Loans	Floating	Locked	Loan Volume	Total Commission
Active	5	5	0	\$1,185,975	\$919
Approved	0	0	0	\$0	\$0
Floating	5	5	0	\$1,185,975	\$919
Locked	0	0	0	\$0	\$0
Closed	5	5	0	\$890,000	\$3,838

No loans in this status group for January, 2001.

December, 2001

Borrower	Loan #	Loan Amount	Rate	Points	Orig. Date	Apprv. Date	Close Date	Commis.
ZELINSKIE	20001375	\$137,000	8.250	0.000	11/13/00	12/5/00	12/7/00	\$719
SUB TOTAL	1	\$137,000						\$719

November, 2001

Borrower	Loan #	Loan Amount	Rate	Points	Orig. Date	Apprv. Date	Close Date	Commis.
Hugo	20001304	\$202,500	7.500	1.125	9/5/00	9/15/00	11/1/00	\$608
SUB TOTAL	1	\$202,500						\$608

October, 2001

Borrower	Loan #	Loan Amount	Rate	Points	Orig. Date	Apprv. Date	Close Date	Commis.
perna	1218	\$202,500	10.250	0.000	8/16/00	9/18/00	10/2/00	\$608
Lau	1130	\$100,000	8.625	1.500	3/15/00	10/13/00	10/31/00	\$788
SUB TOTAL	2	\$302,500						\$1,395

Done

Internet